

Information to identify the case:			
Debtor 1:	Alexis Ann Sarboukh		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	23-20538-CMG		
	Social Security number or ITIN: xxx-xx-5559		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 11/10/23		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alexis Ann Sarboukh	
2. All other names used in the last 8 years	aka ALEXIS SARBOUKH	
3. Address	512 Windsor Street Forked River, NJ 08731	
4. Debtor's attorney Name and address	Joseph Albanese Law Office of Joseph Albanese 915 Lacey Road Forked River, NJ 08731	Contact phone 609-971-6200 Email: jabanklaw1@aol.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 11/11/23

For more information, see page 2

Case number **23-20538-CMG**

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Meeting held by Zoom, visit join.zoom.us,
Enter Meeting ID 807 540 1358, Click on JOIN
using passcode 8954134040, or call
1-609-766-9830

For additional meeting information go to <https://www.justice.gov/ust/moc>

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines:

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 2/13/24

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 1/19/24

Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Alexis Ann Sarboukh
Debtor

Case No. 23-20538-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 13, 2023

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:

Recip ID	Recipient Name and Address
db	+ Alexis Ann Sarboukh, 512 Windsor Street, Forked River, NJ 08731-2348
520079453	+ A2Z Diagnostics, 6 Industrial Way W, Suite F19, Eatontown, NJ 07724-2268
520079454	Allied Digestive Health, P.O. Box 11578, Newark, NJ 07101-4578
520079459	Endoscopy Center of Toms River, PO Box 250, East Brunswick, NJ 08816-0250
520079463	NJ Regional Ear, Nose & Throat, 1145 Beacon Ave, Manahawkin, NJ 08050-2471
520079464	Optum Medical Care of New Jersey, PO Box 9500-7510, Philadelphia, PA 19195-7510

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jabanklaw1@aol.com	Nov 13 2023 23:54:00	Joseph Albanese, Law Office of Joseph Albanese, 915 Lacey Road, Forked River, NJ 08731
tr	Email/Text: bnc@russotrustee.com	Nov 13 2023 23:57:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2023 23:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 13 2023 23:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520079455	EDI: CAPITALONE.COM	Nov 14 2023 04:03:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520079456	EDI: CAPITALONE.COM	Nov 14 2023 04:03:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520079457	EDI: CCS.COM	Nov 14 2023 04:03:00	Credit Collection Services, P.O. Box 337, Norwood, MA 02062-0337
520079458	+ EDI: CCS.COM	Nov 14 2023 04:03:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
520079460	EDI: JPMORGANCHASE	Nov 14 2023 03:57:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
520079462	Email/Text: ml-ebn@missionlane.com	Nov 13 2023 23:54:00	Mission Lane LLC, Attn: Bankruptcy, PO Box 105286, Atlanta, GA 30348-5286
520079461	Email/Text: ml-ebn@missionlane.com	Nov 13 2023 23:54:00	Mission Lane LLC, PO Box 105286, Atlanta, GA 30348-5286
520079465	^ MEBN	Nov 13 2023 22:41:51	Quality Asset Recovery, PO Box 239, Gibbsboro, NJ 08026-0239
520079467	Email/Text: bankruptcyteam@quickenloans.com	Nov 13 2023 23:57:00	Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
520079466	Email/Text: bankruptcyteam@quickenloans.com		

District/off: 0312-3

User: admin

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Date Rcvd: Nov 13, 2023

Form ID: 309I

Total Noticed: 24

		Nov 13 2023 23:57:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
520079468	Email/Text: bankruptcy@savit.com	Nov 13 2023 23:57:00	Sa-Vit Collection Agen, PO Box 250, East Brunswick, NJ 08816-0250
520079469	Email/Text: bankruptcy@savit.com	Nov 13 2023 23:57:00	Savit Collection Agency, Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250
520079472	EDI: WFFC2	Nov 14 2023 04:03:00	Wells Fargo Bank NA, PO Box 14517, Des Moines, IA 50306-3517
520079473	EDI: WFFC2	Nov 14 2023 04:03:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus, # MAC X2303-01A FL 3, Des Moines, IA 50328-0001

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520079471		Belfast, ME 04915-4033
520079470		Summit Health, Attn: 8549X

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2023

Signature: /s/Gustava Winters